

3 work and family

Stress and the tension between work and family are increasing. Major changes in American families—and the lack of corresponding changes in many workplace policies and practices—are the causes. Balancing work and family responsibilities, particularly the responsibilities of child and elder care, will remain issues in the workplace of the future, touching each of us at some point in our worklives, whether in the role of parent, spouse, or caregiver to our own aging parents.

SIX IN TEN WOMEN ARE IN THE LABOR FORCE

Managing a household and a family is an important and time-consuming job. Adult workers, especially parents of at-home children, have always had family responsibilities that have at times conflicted with workplace demands. However, two factors—more families with both parents in the workforce and more one-parent families—have increased the opportunity for conflict between family and work. Perhaps the most important factor increasing the tension between work and family is the increased number of women in the workforce.¹ The increase in the proportion of women working or looking for work that began after World War II has been one of the most significant social and economic trends in modern U.S. history.² In 1940, 28 percent of American women

were in the workforce.³ This rose to 40 percent in 1966, 51 percent in 1979, and 60 percent in 1998. In 1940, one in four workers was a woman;⁴ by 1998, almost one in two workers was. (See chart 3.1.) Today, husbands are the sole worker in fewer than one-quarter of married-couple families.⁵

Researchers have suggested that wives have entered the workforce largely in response to women's rising labor market opportunities, not in response to declining employment opportunities for their husbands.⁶ Other factors in the increased participation of women likely include the need for a second income to keep up with the rising cost of living, the changed attitudes about a woman's role in the family, and reduced workplace discrimination against women.⁷

The rapid increase in women's labor force participation slowed in the 1990s and is not expected to continue into the future. The slowdown was caused partly by a decline in participation among young women who stayed in school longer and partly by the longterm slowdown in growth in participation among women in the prime working-age group.⁸ (See chart 3.2.)

This slower rate of growth will continue between 1996 and 2006, according to Bureau of Labor Statistics (BLS) projections. However, growth in labor force participation will be noticeable among 45-to-64-year-olds who will be more likely to work than were middle-aged women in the past.⁹

Because an increasing proportion of women work, their earnings have become more important to family income. In fact, the percentage of dual-earner couples in which wives earned more than

husbands increased from 16 percent in 1981 to 23 percent in 1997.¹⁰ Almost one in four wives now earns more than her husband, a proportion likely to increase in the future as more women break through the “glass ceiling” to the executive suite, move into higher-paying occupations, and devote a larger percentage of their adult lives to work.

MORE PARENTS IN THE WORKFORCE

Working mothers

The increasing number of mothers in the workforce has created time conflicts for many families. Families are trying to find alternative ways to do the work traditionally done by the stay-at-home Mom. Some is done by other family members, some is bought from third parties (daycare workers, housekeepers, take-out restaurants,

accountants, and the like), and some is simply left undone.

The proportion of working mothers with children under six rose even faster than the proportion of all women in the workforce. In 1998, almost three out of four women with

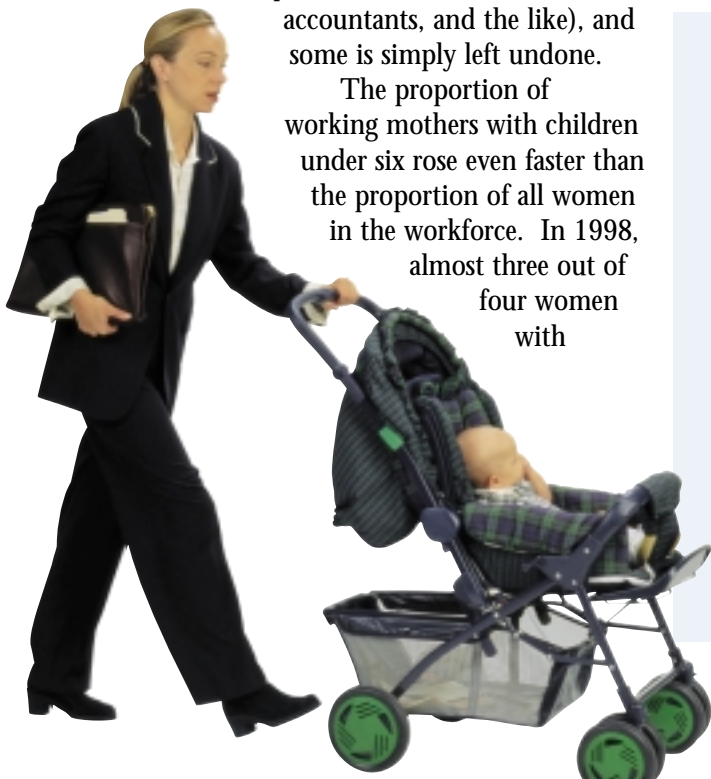
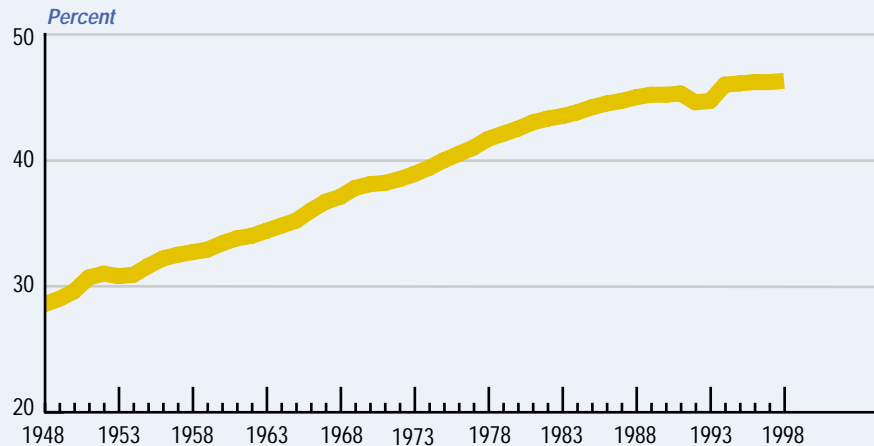


CHART 3.1

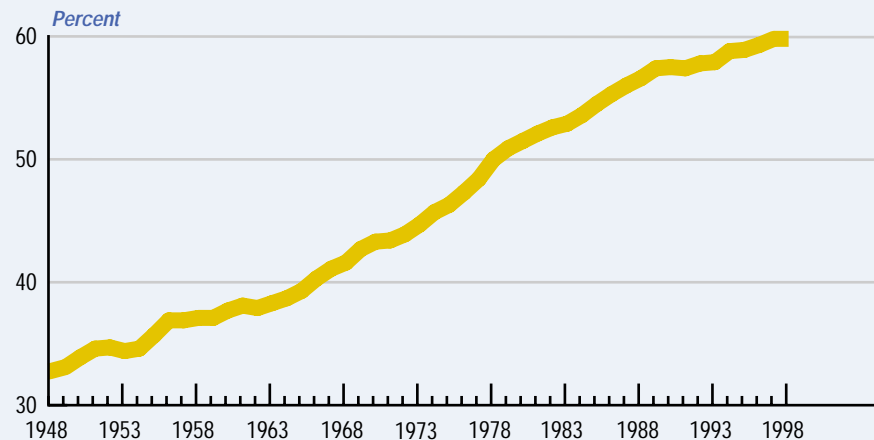
Women as a growing percentage of the workforce, 1948–1998



SOURCE: BLS, *Current Population Survey*

CHART 3.2

More women are working: labor force participation rates, 1948–1998



SOURCE: BLS, *Current Population Survey*

How long is a mother's workday?

- 5:30 a.m.** Get up early to have thirty minutes to exercise, make grocery list while getting dressed
- 6:30 a.m.** Make the kids' breakfast and their lunches
- 7:00 a.m.** Walk the dog, get kids up, dressed, fed and into the car
- 8:30 a.m.** Take one kid to day care, the other to school, stopping at dry cleaner on the way to work
- 9:00 a.m.** On the job!
- 1:30 p.m.** Meeting at daycare center with childcare provider
- 2:00 p.m.** Back on the job
- 5:00 p.m.** Shut down the computer, forward calls to the cell phone
- 5:30 p.m.** Pick up child from school aftercare and discuss the evening's homework assignment while driving to the daycare center
- 6:05 p.m.** Pay the late arrival fee at the daycare center. Convince both children to help at the grocery store and do the grocery shopping
- 7:00 p.m.** Arrive home, unload and put away groceries, make dinner, referee a spat between the kids over which evening TV program they're allowed to watch
- 7:30 p.m.** Dinner time—take a breath, sit down, and enjoy learning about the kids' day
- 8:00 p.m.** Do the dishes, supervise the kids' household chores and homework, change the load of laundry put in this morning, and feed the dog
- 8:30 p.m.** Bathe the kids, call home healthcare attendant caring for an elderly parent
- 9:00 p.m.** Read bedtime story and get the kids their last drink of water
- 9:30 p.m.** Sit down and put feet up while folding the laundry; fall asleep over the cable news

children were in the workforce (*see chart 3.3.*), though growth in the percentage of mothers-with-young-children who worked had begun leveling off in the early 1990s, as did the growth for all women.

Between 1969 and 1996, the number of working married women with children increased by 84 percent. By 1998, two-thirds of all mothers in married-couple families were employed.¹¹

The number of working mothers has increased for varied reasons. More women today may return to work after having children because they were firmly established in the workforce before childbirth.¹² Women with employer-provided leave are also more likely to return to work after childbirth, as are women whose income is a substantial portion of total family income. And mothers are more likely to return if they have spousal support, work part-time, or have other “flexibility benefits” like telecommuting, the ability to avoid overtime hours, and supervisor and coworker support.¹³

Single parents

Single parents who work not only face the challenge of raising children without the assistance of another parent in the home, but they usually must do so with much less income than a two-parent family. Working single parents often face both a “time crunch” and a “money crunch.”

The number of single-parent families, especially those headed by women, has increased significantly since the 1960s. In fact, the proportion of single-parent families has more than doubled over the last 30 years, up from 11 percent in 1970 to 27 percent of family households with children today.¹⁴

The percent of single mothers¹⁵ with children under 18 who work increased from 53 percent in 1969 to 66 percent in 1996.¹⁶ About three of every five mothers with children under age six are employed. Over the last 23 years, the percent of mothers employed with spouses present grew more rapidly than the percent of single mothers employed.¹⁷

In recent years, the growth in households headed by single fathers outpaced the growth in those households headed by single mothers, but men still make up only one in six single parents. Single fathers grew from 1.7 million in 1995 to 2.1 million in 1998. There is likely to be a continued increase in the number of custodial fathers as gender equality increases.

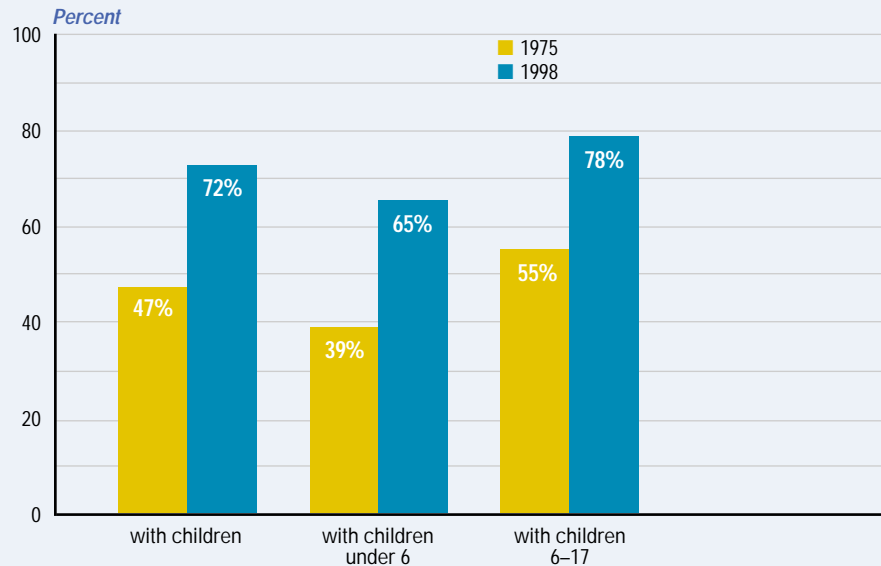
MANY WORKERS HAVE RESPONSIBILITY FOR AN ELDERLY PERSON OR ONE WITH A DISABILITY

Many workers must care for dependents other than children. About 7.3 million Americans age 15 and over, or 4 percent of the population residing in households, have difficulty performing one or more of the following activities: bathing, dressing, eating, using the toilet, and getting into or out of a bed or chair. More than half of this population requires the assistance of another person to perform these activities. Family members are the primary source of such assistance. Spouses are the most common providers (38 percent), followed by daughters (19 percent), other relatives (12 percent), and sons (8 percent). Only 9 percent of those needing assistance use paid providers.¹⁸

In 1996, 22.4 million U.S. households (almost 20 percent) provided informal care to a

CHART 3.3

Proportion of mothers in the workforce, by age of child, 1975 and 1998



SOURCE: BLS. March Current Population Survey

relative or friend age 50 or older, or had done so in the previous year. Employers report an increase in the number of requests for time off to care for aging parents. For example, at State Street Corporation in Boston, unpaid time off for elder care now accounts for 15 percent of all leave requests, up from 8 percent 2 years ago. In 1998 at BankBoston, 50 percent of extended family leave involved care of elderly relatives.¹⁹

In 1996, more than 4 million households spent at least 40 hours a week in caregiving for the elderly; 1.6 million spent 20 to 40 hours a week.²⁰ Nearly 2 out of 3 family caregivers are working, 52 percent full time and 12 percent part time.

Because almost three-quarters of current caregivers are women, any rise in family caregiving will likely have a greater impact on women in the workforce than on men. Many caregivers must also balance the demands of marriage and parenting with caregiving. Sixty-six percent of caregivers are married, while more than 41 percent have one or more children under age 18 living in their households.²¹

The Families and Work Institute estimates that about 42 percent of workers will provide some form of elder care by 2002.²² BLS projects the growth rate of 65-to-74-year-olds in the civilian noninstitutional population to decrease and of those 75 and over to increase in the next 5 or 6 years. However, over the longer term, the ratio of those 65 and older to those likely to be in the workforce is expected to increase significantly, placing more demands on the working caregivers of the elderly.

The need for family caregiving may have profound implications for the future. A 1997 study estimated the aggregate cost of caregiving in lost production to U.S. business—absenteeism, costs of hiring replacements for those forced to leave because of caregiving responsibilities, workday interruptions, and employee health and mental care—at \$11.4 billion per year. Workers have had to modify their worklives to meet the demands of caregiving. While only six percent of workers providing care report having to give up work entirely as a result of caregiving, more than half have had to make changes at work, such as leaving early, going in late, changing to part time, or taking time off during the day to accommodate caregiving.²³



WORKERS NEED OPTIONS FOR CHILD AND ELDER CARE

The need for affordable child care and elder care constrains some adults from entering the workforce. For others, however, it creates jobs. (*See chapter 4, Workplaces, on growth in the services sector.*) An estimated 10 to 20 percent of nonworking mothers with young children do not seek employment because child care is not available or affordable. In addition, about 20 to 25 percent of employed mothers would work longer hours if they did not have childcare constraints.²⁴

In the fall of 1994, only about six percent of preschool children were cared for by their mothers in the workplace or while their mothers worked at home. Forty-three percent received primary care from relatives other than their mothers, and about 29 percent went to an organized facility such as a

daycare center. The number of children cared for in organized facilities has increased by five percentage points since 1987. Poor families, those receiving government assistance, and mothers who work part time or on shifts other than day shifts rely more on relatives for child care (over 50 percent).²⁵

Childcare problems do not end once children are in first grade. In some ways, these problems become more difficult because part-day child care is needed and it can be harder to arrange than full-day child care. Using the most generous calculations, only about 64 percent of a full-time worker's standard work schedule is covered by the hours children are typically in school.²⁶

Nonstandard hours

To the extent that parents, especially single parents, work nonstandard hours, there is an increased need for child care around the clock. Nonstandard-hour and -day child care are usually more expensive and less readily available. On the other hand, some parents choose to work nonstandard hours because that is when family caregivers are available.

Less-educated mothers are more likely to work a nonstandard schedule than are other women, largely because of the occupations in which they work, such as cashiers, nursing aides, and waitresses. These occupations are likely to grow in the future. Women with preschool children are more likely to work nonstandard hours than women without children or women with older children. One-third of mothers of young children who work nonstandard hours report that the major reason they work those hours is to accommodate child

care, likely by the father or other family member.²⁷ About 38 percent of all women cite child care or the care of other family members as reasons for working nonstandard hours.²⁸

Employer-provided assistance

The childcare needs of working families are sometimes addressed in the workplace. Employer-provided childcare assistance includes dependent-care assistance plans, direct subsidies and vouchers, arranging employee discounts at daycare centers, resource and referral systems, and flexible schedules. Typically, firms in finance, insurance, and real estate service provide the most childcare assistance, and larger companies provide more than smaller ones.²⁹

A 1997 study found that four times as many companies offered low-cost childcare assistance, such as access to information (36 percent), as offered onsite or nearby care facilities (9 percent). Few employers reimbursed childcare costs when employees traveled or had to stay late. The only widespread childcare benefit offered by firms (50 percent) was dependent-care assistance plans that enable parents to pay for child care with pretax dollars.³⁰

A 1996 survey of 1,050 major employers of salaried employees found that nearly one-third offered eldercare programs—an increase of 17 percent over 1991—though most assistance was in the form of resource and referral programs.³¹

Unions and management sometimes negotiate for extensive childcare services as part of collective bargaining. For example, the Western New York Family Care Consortium was established in 1996 when United Auto Workers members in the Buffalo area talked with General Motors manage-

In an era of two-income families, flexibility—whether that means flexible start and stop times, working from home, or part time—is increasingly important to the American worker.³²

Shelley Donald Coolidge,
The Christian Science Monitor,
May 3, 1999

Even parents with a comfortable income may have difficulty coping with both job and family. For the working poor, these difficulties quickly multiply. First, they have less money for and less access to quality child care. Using family or neighbors for child care may be cheaper but may also be less reliable. Preoccupation with child care can impair productivity at work—and absence from work to cover for a no-show babysitter may lead an employer to view the parent as unreliable.

Second, the jobs the working poor hold are often less regular (fluctuating hours or overnight shifts) and have fewer, if any, benefits (such as sick pay or vacation). Irregular hours may increase childcare problems, and a lack of benefits means the need to care for sick children or disabled parents turns into a day with no pay—or even no job.

“Family friendly” policies for the working poor go beyond job flexibility to include:

- higher wages through increases in the minimum wage,
- access to jobs that do not disappear with every economic downturn or when the weather turns cold,
- more preschool and summer-school programs for their children,
- educational and job training opportunities to help them get better-paying jobs,
- childcare subsidies so they can afford safer, higher-quality child care,
- better healthcare benefits to reduce the need for time off, and
- access to transportation to increase access to jobs.

“[The working poor] take the jobs none of the rest of us want. They spend hours on their feet doing hard labor and then go home to attend to the needs of their families on wages that are too low to pull them above the poverty line even when they work full time and year ’round. . . . To do better by them is do better by the whole country’s future.”

Katherine S. Newman, Conference on Balancing Acts, June 1999⁵¹

ment about problems in finding quality child care that fit their scheduling needs. Other employers joined the initiative, which in 1998 had an employee base of over 13,000 area workers. Consortium services include: before- and after-school care at three sites; an extended-hours childcare center near the worksite for children 6 weeks to 12 years old, which meets the needs of second-shift workers by staying open until 2:00 a.m.; and an emergency backup telephone network to connect parents with providers when their usual childcare arrangements are disrupted.³³

WORKING FAMILIES HAVE SHRINKING TIME

Eighty-five percent of wage and salaried workers live with a family member and have family responsibilities off the job.³⁴ (See box 3.2.) Due to the increase in the number of women working and an increase in the percentage of women working full time,³⁵ most families have had to change how they cope with their work and family responsibilities, particularly the demands on their time. (See box 3.3.) Women in married-couple families (with both spouses age 25 to 54) have significantly increased their hours at work over the last 20 years.

In 1998, almost half of all wives worked 35 or more hours; slightly over one-third of wives with children under 6 worked these hours.³⁶

For most American families, time available for nonwork or family responsibilities has decreased. In 1970, dual-earner couples were 39 percent of all married couples with children; they are now up to 64 percent.³⁷ Married couples averaged 14 more hours per week working in 1998 than in 1969—that is 700 more hours a year at work. Similar increases were found for couples with or without children; however, the greatest increase in hours of work per week was for couples with children under the age of three.³⁸

In addition, the percentage of dual-income married families (in which both spouses were age 25 to 54) who work more than 40 hours a week has increased significantly. (*See chart 3.4.*)

While two-parent families' annual hours of paid work increased 18 percent between 1969 and 1996, single-parent households' paid hours increased 28 percent. Almost all of the increase for two- and single-parent households is due to women's hours.³⁹

Yet for the average individual worker, work time may not have increased significantly. Average hours at work changed little from 1976 to 1993, increasing just over 1 hour to 39 hours a week. After removing the effect of shifting age

B O X 3.3

The stress box

With the dramatic shift of women from households to workplaces, the hours American families work in paid jobs have increased significantly, making less time available for children and other family responsibilities. Competing demands of work and family have overburdened many Americans. Struggling to meet the needs of both job and family, they have little, if any, time left over for themselves.

A 1997 report revealed that 26 percent of employees felt emotionally drained by their work often or very often, and 36 percent felt used up at the end of the workday often or very often.⁵² Such constant feelings of being overwhelmed can affect work, health, and family life.

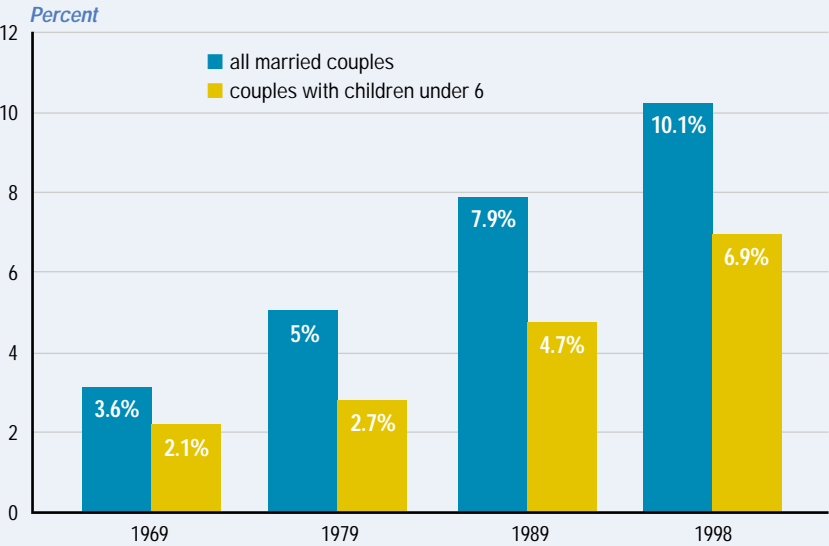
Sleep deprivation also contributes to high anxiety levels. Many workers try to squeeze more time out of a day by sleeping less. Research indicates that Americans are sleeping an average of seven hours per week night, an hour less than experts say is needed. All of these pressures can add up to a day-to-day routine full of fatigue, stress, and the sense of being pulled in too many directions with too little time.

An obsolete network of resources, many argue, may exacerbate these pressures. Both in the community and the workplace, resources that do not sufficiently respond to the overburdened working family—be they traditional work scheduling, ad hoc child care, or even inflexible service hours for home repair—only make achieving a workable balance more of a struggle.

Innovative thinking—in the workplace, in the community, and in government policy—is needed to create options that better meet the needs of the American family.

C H A R T 3.4

Percent of married couples in which both spouses work more than 40 hours per week, 1969 and 1998



Data are for couples age 25-54.

SOURCE: BLS, *Currently Population Survey*

distribution, average weekly hours for men did not change and those for women increased by only one hour.⁴⁰

However, while average hours have not changed much, the proportion of both men and women reporting that they worked on average more than 40 hours per week has been increasing for two decades. (See table 3.1.) From 1979 to 1998, the proportion reporting working more than 40 hours a week rose from 35 to 40 percent for men and from 14 to 22 percent for women.⁴¹

In sum, when the hours worked by all family members are added together, most families today do have less “free time.” A 1999 Council of Economic Advisors report estimated that working families who had children under age 18 had 22 fewer hours per week to spend with their families. If time for sleep, grocery shopping, cooking, and so on is subtracted, little time is left to spend with children or spouses. Employed fathers in 1997 spent an average of 2.3 hours per workday caring for and being with their children, an increase of 30 minutes since 1977. Employed mothers spent 3.2 hours with children on workdays, not a significant change since 1977. It is not surprising that 70 percent of fathers and mothers want more time with their children.⁴²

T A B L E 3.1

Average weekly hours worked by men and women, ages 25 to 54, 1969-1998

	1969	1979	1989	1998
Men	43.7	43.0	43.1	43.2
Women	34.3	34.3	35.6	36.1

SOURCE: BLS, *Currently Population Survey*

Flexibility on the job

As caregivers for their elderly parents or disabled relatives, workers need time—to arrange care, to cover when caregivers are not available, and to do the things other caregivers cannot do. As parents, workers need flexibility to meet various needs of their children—doctor visits, PTA meetings, soccer games, and class trips.



One way workers find time for such family needs is through flexibility at work. In 1997, BLS reported that 28 percent of full-time wage and salary workers had flexible work schedules that allowed them to vary the time they began or ended work, nearly double the 15 percent with that flexibility in 1991. The prevalence was widespread across demographic groups, occupations, and industries, though it was much higher in service-producing industries than in goods-producing industries.⁴³

As noted previously, work schedules with nonstandard hours can either help a working family or increase the demands on it. When the nonstandard hours are chosen by the worker to accommodate available child care, for example, nonstandard hours are helpful. On the other hand, when a worker is required to work evening

or weekend shifts, especially on short notice, it may be more difficult to get child care and to participate in the sports, school, religious, and community activities of the children.

Data on trends in nonstandard hours are not available. However, we can expect a rising prevalence of such schedules given the growth in the service economy where nonstandard hour jobs are more common. In addition, when both parents or a single head of household work, the demand for services outside of normal working hours increases, eating out increases, and the purchase of homemaking services increases. In two-earner families, the rise in family income may also lead to a demand for recreational and entertainment services at night and on weekends. The aging of the population has also increased the demand for medical services around the clock.⁴⁴

Another way employers can help workers cope is to allow them to take time off (for example, vacation time or family leave) to meet family needs. A 1997 study found that employed mothers with children under 13 miss an average of 6.4 days a year because of family-related issues. Employed fathers with children under 13 miss an average of 3.9 days.⁴⁵ When time off is needed because of the birth of a child or the serious illness of a family member, one tool for working families is the Family and Medical Leave Act, the first major legislation signed by President Clinton. The act requires companies with 50 or more workers to offer up to 12 weeks of unpaid, job-protected family or medical leave to qualified employees. Since the law was passed in 1993, millions of workers have taken advantage of the law by staying home with a newborn child or sick family member.

In our around-the-world, around-the-clock economy, there just don't seem to be enough hours in the day for parents to do everything they need to do.

**President
Bill Clinton**
May 23, 1999

Another change in workplace practices that has helped some families with child care or elder care is the ability of employees to work at home. In May 1997, 21 million employees worked at home (though not necessarily all the time), but more than half were wage and salary workers not paid for work at home. About 5.2 million of those who worked at home did so to help out with family and personal demands. Yet in spite of the flexibility it can offer working families, work at home has not grown much in the 1990s.⁴⁶

Flexible work arrangements can go beyond the choice of starting and stopping time, working at home, and time off during the day. Data from the 1997 National Study of the Changing Workforce illustrate the various workplace options and their prevalence:

- 68 percent of companies allowed workers to change their starting and quitting times periodically
- 24 percent allowed workers to change starting and quitting time daily
- 57 percent permitted workers to move from full-time to part-time status and back while in the same position or level
- 38 percent had jobsharing
- 55 percent allowed employees to work at home occasionally
- 33 percent let workers work offsite on a regular basis
- 88 percent gave time off for school or childcare functions
- 84 percent permitted workers to return to work gradually after childbirth or adoption.



A barrier to expanding use of flexible work arrangements is that many workers (40 percent in one survey) think it hurts their advancement opportunities.⁴⁷ A 1998 survey of 500 women clients, by a firm that places people in flexible jobs, found 59 percent never asked their employer for flexible work arrangements, since they assumed the answer would be no and their careers would be harmed merely by asking.

Sometimes the available tools are not enough. Some workers find they cannot work as much as they would like—or need. Others find they cannot work at all while trying to fulfill family responsibilities. For example, while half of employed caregivers of the elderly reported taking time off, coming in later, or working fewer hours, six percent stopped working altogether and four

percent took early retirement.⁴⁸ And many families are concerned about reducing hours and the likely loss of earnings. The challenge is to give workers the ability to take time for their families without sacrificing pay.

THE FUTURE

“Ozzie and Harriet” have become demographic dinosaurs. Harriet does not stay home any more. Well over half of all mothers with young children work, and an even larger percentage of mothers of school-age children work. Neither Ozzie nor Harriet gets home by 5:00 every night. And when one parent opts out of the workforce, it may be Ozzie who is taking care of the kids. In addition, both may now help care for aging or ill parents who live in different parts of the country.

These responsibilities have led to a time crunch—not enough hours in the week for fulfilling work and home responsibilities. In some cases, a person needs to be in two places at once—at work and at a sick parent’s bedside, or at work and at home with a newborn child. Because workers have limited options (many cannot find or afford to switch to less stressful jobs, work part time, or hire housekeepers), working parents look to their employers and others who affect the workplace to help them cope.

With little change expected in the number of children per family and continuing slower growth in labor force participation of women, burdens on families with children may not increase greatly, although special needs such as around-the-clock

child care and sick care may increase.⁴⁹ However, as the population ages and workers assume responsibilities for their elderly relatives, we can expect demand for job flexibility and eldercare programs and other options to increase.⁵⁰ In addition, a new time demand may arise from worker needs to pursue additional education and training to keep their job skills up to date.

No matter what the real increase in time demands will be, families already perceive that they have less time than before. In spite of time-savers like home shoppers, microwaves, and take-out food, families are struggling to cope, and they will likely continue to need more affordable and available child and elder care and increased flexibility on the job.

How do we help working families? While we cannot add hours to the day or instantly “beam” a working mother from her jobsite to her child’s bedside, companies, communities, state, local, and federal governments, and labor unions, individually and together, can take steps to provide flexibility and opportunity for workers to fulfill their responsibilities at home and at the job. There is no one answer—different families have different needs—but there are many options and opportunities to help.

On the eve of the 21st century, we ought to set a goal that all working Americans can take time when they need it to care for their families without losing the income they need to support their families. [It] will require a significant shift in how our nation helps families to succeed at home and work. But it can make all the difference in your lives. It will demand thought and creativity, a willingness to experiment; it has to be done in a way that gives families flexibility and doesn’t undermine our dynamic and growing economy.

**President
Bill Clinton
May 23, 1999**